

1853-4.

VICTORIA.

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# SAVINGS' BANKS.

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## RULES AND REGULATIONS.

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LAI'D UPON THE COUNCIL TABLE, BY THE COLONIAL SECRETARY,

BY COMMAND OF

HIS EXCELLENCY THE LIEUTENANT GOVERNOR,

AND

ORDERED BY THE COUNCIL TO BE PRINTED,

17th January, 1854.

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By Authority:

JOHN FERRES, GOVERNMENT PRINTER, MELBOURNE.

A.—No. 38, a.



## No. I.

### GENERAL ORDERS.

COLONY OF VICTORIA, 16 VICTORIA, No. 37.

THE Commissioners of Savings' Banks in the Colony of Victoria, hereby order and direct—

1. That the Trustees of the Port Phillip Savings' Bank do cause to be prepared a statement of the Accounts of the said Savings' Bank, for the half-year ending on the 30th day of June next.

2. That the balances due to depositors at that date be abstracted, in the form in the Schedule hereunto annexed, marked A.

3. That an Audit of the Books and Accounts be made within one hundred and fifty days from the 30th June.

4. That an Auditor be appointed whose duties will be to attend on certain days to be hereafter fixed for the purpose of auditing the said Accounts.

5. That the depositors shall cause their Pass-books or Sheets of Account to be produced to the Auditor, at the Offices of the Port Phillip Savings' Bank, and the respective Branches thereof, on the days and at the hours to be hereafter fixed, for the purpose of having the same compared with the Bank Ledgers and examined and verified.

6. That a Notice in the form of the Schedule marked C be given, the same to be inserted in the *Government Gazette*, and in each Newspaper circulating in the Colony, and posted at the Offices of the Savings' Bank and its Branches, at all Court Houses and Places of Worship, and other usual places for giving Public Notices.

7. That the Trustees of the said Savings' Bank do cause the following Returns to be made, viz. :—

Copies of the several Balance Sheets already made up for each year since the establishment of the Bank.

Return shewing the amount of Deposits lodged, and payments made, during each of the twelve months ended 31st December, 1852, respectively.

A like Return for the six months ended 30th June, 1853.

A Return shewing the nature and value of the securities in detail in which the funds of the Savings' Bank are at present invested.

An Estimate of the Interest which may probably be allotted to depositors for the periods of twelve months and six months respectively, ending 31st December, 1852, and 30th June, 1853.

Given under our hands and Seal of office, this sixth day of May, 1853, at Melbourne, in the said Colony.

(Signed)

(L.S.)

C. HUTTON,  
A. RUSSELL,  
O. BROWNE,  
A. HALLEY KNIGHT.

JAMES SMITH,  
Comptroller and Secretary.

I hereby certify that this order is in conformity with Law.

(Signed)

WILLIAM F. STAWELL,  
Attorney General.

16th November, 1853.

A.

PORT PHILLIP SAVINGS' BANK,

HALF YEAR ENDING 30th JUNE, 1853.

BALANCES OF ACCOUNTS.										LEDGER.		Depositor's No.	Balance due to Depositor, including Interest.	Amount due to Depositors, up to 1853, including Interest on those whose Pass-books		Interest.	Observations.
Not Exceeding.					Exceeding.		Intestate Estates.	Prisoners of the Crown.	No.	Folio.	Were produced to the Auditor.			Were not produced to the Auditor.			
£20	£50	£100	£150	£200	£200	£200					£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.			£ s. d.	£ s. d.	£ s. d.				

**C.****FORM OF NOTICE TO DEPOSITORS TO PRODUCE PASS-BOOKS.**

Savings' Bank at  
 Inspection of Depositors' Pass-Books.

PURSUANT to the provisions of an Act of His Excellency the Lieutenant Governor and Legislative Council, 16th Victoria, No. 37, commonly called "the Savings' Bank Act, 1853," requiring the Pass-Book or Duplicate of each Depositor to be produced at the Savings' Bank at \_\_\_\_\_ once in each year, on such day or days as shall be appointed for the purpose of being inspected, examined, and verified with the Books of the Institution by the Auditor: Notice is hereby given that Mr. \_\_\_\_\_ having been appointed by the Commissioners of Savings' Banks, in the Colony of Victoria, to be the Auditor of the Savings' Bank at \_\_\_\_\_ the said Auditor will attend at the Office of the said Savings' Bank for the purpose aforesaid, on the undermentioned days, from \_\_\_\_\_ o'clock in the forenoon, till \_\_\_\_\_ o'clock in the afternoon of each day, viz. :—

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

By Order of the Commissioners of Savings' Banks,

Comptroller and Secretary.

**No. II.****GENERAL ORDERS.**

COLONY OF VICTORIA, 16TH VICTORIA, No. 37.

THE Commissioners of Savings' Banks in the Colony of Victoria, in pursuance and by virtue of the enactment in that behalf, contained in the Savings' Bank Act, 1853, do hereby order and direct that the annexed forms of account and audit be kept in each Savings' Bank in the Colony, whereof the following is a Schedule :—

1. Register of Depositors.
2. Book of Deposits.
3. Book of Payments.
4. Check-Book of Deposits.
5. Check-Book of Payments.
6. Depositors' Ledger.
7. Monthly Returns of Trustees to Commissioners.
8. Depositors' Notice-Book of Withdrawal.
9. Balance and Audit-Book.
10. Depositor's Pass-Book.

Given under our hands and Seal of Office, at Melbourne, in the said Colony, this twenty-eighth day of June, 1853.

(Signed) O. BROWNE.

(L.S.)

A. RUSSELL.

A. HALLEY KNIGHT.

C. HUTTON.

Witness—

JAMES SMITH,

Comptroller and Secretary.

I hereby certify, that this General Order is in conformity with Law.

(Signed)

WILLIAM F. STAWELL.

Attorney General.

16th November, 1853.

A—No. 38, b.

**1.**

## SAVINGS' BANK AT PORTLAND.

## REGISTER OF DEPOSITORS.

Depositor's Register Number.	Old Number.	Date.	Name.	Residence.	Occupation.	Referee or person to whom Depositor is known, for purpose of identification.	Signature of Depositor.	Observations.

**2.**

## SAVINGS' BANK AT PORTLAND.

## BOOK OF DEPOSITS.

*day of*

185 .

No.	Name of Depositor.	Amount in words at full length.	Amount.
			£ s. d.

**3.**

## SAVINGS' BANK AT PORTLAND.

## BOOK OF PAYMENTS.

*day of*

185 .

No.	Name of Depositor.	Amount in words at full length.	Amount.	Signature of Depositor denoting his receipt.	Witness.
			£ s. d.		

**4.**

SAVINGS' BANK AT PORTLAND.

CHECK-BOOK OF DEPOSITS.

\_\_\_\_\_ day of \_\_\_\_\_ 185 .

No.	Surname of Depositor.	Amount.		
		£	s.	d.

**5.**

SAVINGS' BANK AT PORTLAND

CHECK-BOOK OF PAYMENTS.

\_\_\_\_\_ day of \_\_\_\_\_ 185 .

No.	Surname of Depositor.	Amount.		
		£	s.	d.

**6.**

SAVINGS' BANK AT \_\_\_\_\_ IN ACCOUNT WITH \_\_\_\_\_

No. \_\_\_\_\_

Date.	Observations.	Deposit.	Balance.	Paid.	Calculation of Interest.	
					Mos.	Sum.



COPY of MONTHLY RETURNS made to the Commissioners of Savings' Banks in the Colony of Victoria, by the Trustees of the Savings' Bank at Portland.

Date.	Balance at the commencement of the day. Col. 1.	Sums Received.			Total, Columns 1, 2, and 3. Col. 4.	Sums Paid.			Balance at the close of the day, Col. 8.	Total Columns, 5, 6, 7, and 8. Col. 9.
		From Depositors. Col. 2.	From the Commissioners, including Interest. Col. 3.			To Depositors, including Interest. Col. 5.	For Management. Col. 6.	Invested with the Commissioners. Col. 7.		

8.

SUMS NOTICED FOR PAYMENT

day of

185 .

No.		Noticed.	Interest.		Total.



**9.**  
SAVINGS' BANK AT PORTLAND, STATEMENT FOR YEAR ENDING 30TH JUNE, 185 .

ABSTRACT, BALANCE, AND AUDIT BOOK.

No.	Balances, 30th June, 185 .	Deposits since received to 30th June, 185 .	Interest to 30th June, 185 .	Total—Columns 1, 2, and 3.	Paid from 30th June, 185 .	Balances, 30th June, 185 .	BALANCES AT 30TH JUNE, 185 .					Observations.		
							Balances due to Depositors, at June, 185 , including Interest to that date on Books		Not Exceeding.				Exceeding.	
							Not produced to the Auditor.	Produced to the Auditor.	£20	£50	£100			£150
<b>Total.</b>														

NOTE.—The total of each column to be inserted at foot, and carried to a separate page at the end of book ; and a full total to be made at end thereof. The total of each page is not to be carried forward to each succeeding page.

**10**

MELBOURNE SAVINGS' BANK. IN ACCOUNT WITH \_\_\_\_\_ No. \_\_\_\_\_

Date.	Sums received and paid in words at length.	Received.		Balance.		Paid.		Initials of Actuary or other Officer.

**No. III.****GENERAL ORDERS.**


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COLONY OF VICTORIA, 16 VICTORIA, No. 37.

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THE Commissioners of Savings' Banks in the Colony of Victoria, in pursuance and by virtue of the enactment in that behalf, contained in the Savings' Bank Act, 1853, do hereby appoint the following gentlemen to be Trustees of the Savings' Bank at Melbourne :—

JOHN PINNEY BEAR.  
 DALMAHOY CAMPBELL.  
 JOHN GOODMAN, J.P., M.C.  
 JOSEPH HERRING.  
 JOHN MACKENZIE.  
 JAMES MURPHY, M.C.  
 WILLIAM NICHOLSON, M.C.  
 GERMAIN NICHOLSON.  
 JOHN RANDLE PASCOE.  
 JOHN THOMAS SMITH, J.P., M.C.  
 CHARLES WILLIAMSON,  
 ALFRED WOOLLEY, ESQUIRES.

And the following gentlemen to be Officers of the Corporation :—

Comptroller of Savings' Banks and Secretary }  
 to the Commissioners. ... } JAMES SMITH, Esq., J.P.

Solicitor.—THOMAS TURNER A'BECKET, Esq., M.C.

Valuator.—ROBERT RUSSELL, Esq.

Auditor.—WILLIAM ROBINSON, Esq.

Given under our hands and Seal of Office, at our  
 office, in the city of Melbourne, in the said  
 Colony, this sixteenth day of July, 1853.

(Signed) C. HUTTON.  
 (L.S.) A. RUSSELL.  
 O. BROWNE.  
 A. HALLEY KNIGHT.

Witness—  
 (Signed) JAMES SMITH,  
 Comptroller and Secretary.

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I certify that this General Order is in conformity to Law.

(Signed) WILLIAM F. STAWELL.  
 Attorney General.

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**No. IV.**

*RULES AND REGULATIONS OF THE SAVINGS' BANKS IN THE COLONY  
 OF VICTORIA.*

THE Commissioners of Savings' Banks in the Colony of Victoria hereby order and direct that the following shall be the Rules and Regulations of the Savings' Bank at Melbourne, and the other Savings' Banks in the Colony, *mutatis mutandis*.

1. That the Actuary or Cashier shall attend with a Trustee or Clerk in the Office of the Savings' Bank at Melbourne, on each day appointed for receiving deposits and making repayments,

and that such Actuary or Cashier shall enter in the proper book to be appointed for that purpose by the Commissioners, the proper number and name of the depositor, and the amount of every deposit and repayment as the case may be when made.

2. That every person on becoming a depositor in this Savings' Bank shall first disclose his or her name, profession, business, or calling, and residence, and shall sign a declaration acknowledging that he or she, or the person in whose behalf such deposit is made, has received due and full notice of the Rules and Regulations of the Bank, and that the same is binding on such depositor and his or her representatives.

3. That all deposits and repayments shall be entered in a Pass-Book or Duplicate, to be furnished to each depositor on opening an account with the Bank, and in which the sum received or paid on each occasion shall be entered in words at length, and signed with the initials of the proper Officer of such Savings' Bank, to be appointed by the Commissioners for that purpose.

4. In case any depositor shall lose his Pass-Book, the depositor is required to give immediate notice thereof to the Actuary, who, upon a sufficient declaration of such loss, to be made in such form as shall be directed for that purpose by the said Commissioners, and payment of two shillings and sixpence by way of fine shall, within fourteen days from the date of such notice, insert in another Pass-Book a copy of the said depositor's account, as it shall then stand in the Depositors' Ledger, and affix his initials thereto; but if any money shall have been drawn from the Bank by any other person producing such Pass-Book, and representing himself or herself to be the depositor mentioned therein, before such notice shall have been given to the Actuary, or if such depositor shall fail or neglect altogether to give such notice, the loss shall fall upon the depositor so losing his or her Pass-Book; but the Trustees and their Officer or Officers shall use all reasonable care and diligence to prevent any fraud being committed on any depositor.

5. Each depositor shall once in each year produce, or cause to be produced, his or her Pass-Book or Duplicate at the proper Office of the Savings' Bank, for the purpose of being inspected, examined and verified with the Books of the said Savings' Bank by the Auditor or Auditors, on such day or days as shall be for that purpose named and appointed in and by any notice which the said Commissioners shall cause to be published in the *Government Gazette*.

6. That depositors may receive the whole or any part of their money on giving due notice as follows:—

Sums not exceeding £20 may be withdrawn on any day appointed for making repayments, without notice; if exceeding £20, and not exceeding £50, seven days; exceeding £50, and not exceeding £100, fourteen days; exceeding £100, and not exceeding £500, one month. Any deviation from the above Rule to meet special cases must be with the express sanction of the Trustees, or in their absence, of the Actuary, and the interest due shall in such cases be forfeited.

7. Payment can be made only to depositors personally, and on his or her receipt, or to the bearer of an Order, in such form as shall be directed by the said Commissioners, and signed by the depositor, and properly witnessed, which Order must be accompanied by the Pass-Book or Duplicate. A depositor failing to claim the amount for which notice of withdrawal has been given at the time it expires, shall give a new notice before he or she shall be entitled to receive the amount.

8. Any sum not being less than one shilling, nor exceeding £1000, shall be received in deposit; but no interest will be allowed on any excess beyond £500.

Those who are already depositors may send their Pass-Book or Duplicate and additional sums by other persons.

The Trustees reserve the option of rejecting or returning the deposits of any person whom they may deem it inexpedient to admit or continue as a depositor.

9. The Trustees of this Savings' Bank may, and they are hereby authorised and empowered to receive deposits from any person who shall declare himself willing and duly authorised to act as a trustee for the account of any other person disabled by idiotcy, lunacy, or unsoundness of mind, and to allow interest, and to make payments, as in the case of ordinary depositors, and the receipt of such person so acting as trustee shall be a sufficient discharge to the said Trustees.

10. In case the Trustees of this Savings' Bank shall receive, or shall have received any deposit of money from or for the benefit of any person under the age of twenty-one years, it shall be lawful for the Trustees of such Institution to pay such person his or her share and interest in the funds of such Institution, and the receipt of such person attested by one witness shall be a sufficient discharge, notwithstanding such person's infancy.

11. It shall be lawful for the Trustees of this Savings' Bank to pay any sum of money to a married woman, in respect of any deposit made by her, without notice of her marriage, unless the husband of such woman shall give to such Trustees notice in writing of such marriage, and shall require payment to be made to him, in which event it shall be lawful for such Trustees, in their discretion, to pay all or such portion of such money so deposited by such woman, less by the repayments, if any, heretofore made therefrom, together with any interest or profits due in respect of the same, to such husband or to such woman as to them the said Trustees shall seem proper.

12. It shall be lawful for all Friendly Societies legally established, and for all Charitable Societies by their Treasurer, or other proper Officer in that behalf appointed, to pay into this Savings' Bank all or any portion of the Funds of such Friendly or Charitable Society so established respectively, and as an ordinary depositor to receive the usual rate of interest allowed by such Savings' Bank to the depositors therein, and by such Treasurer or other proper Officer to receive back all or any portion of the Funds due on such account to such Society, and the receipt of such Treasurer or other Officer shall be a sufficient discharge to such Savings' Bank, in respect of any such payment or payments.

13. If any depositor being illegitimate shall die intestate, leaving any person or persons who, but for the illegitimacy of such depositor, would be entitled to the money due to such deceased depositor, it shall be lawful for the Trustees with the authority in writing of the Comptroller, to pay the money due to such deceased depositor, to any one or more of the persons who shall have claimed such money, and who in their opinion would have been entitled to the same according to law, if the said depositor had been legitimate.

14. No depositor shall have any claim on this Savings' Bank in respect of any deposit, unless such deposit shall be made at the Office of the Savings' Bank during the hours for which such Bank shall be open; and on the withdrawal of any money, a receipt in such form as the Commissioners shall direct, shall be signed by the party receiving such money, and such receipt shall be a sufficient discharge to the said Trustees and their Officers for the sum therein expressed to be received.

15. If any dispute shall arise between the Trustees of this Savings' Bank or their Officers and any individual depositor therein, or any person who is, or claims to be, executor, administrator, next of kin, or creditor of any deceased depositor, in any such case the matter so in dispute shall be referred to any Auditor appointed in pursuance of the provisions of this Act, or to any Justice of the Peace, whose name shall be drawn by lot by the disputants, whose award, order, or determination shall be binding and conclusive upon all parties, and shall be final to all intents and purposes, without any appeal: Provided always that whenever the subject matter in dispute shall be a sum of money exceeding £50, the award, order, or determination of such Auditor or Justice of the Peace shall be liable to be reviewed, altered, annulled, or revised, on appeal in such manner and form, on such conditions and terms, and within such time as the Commissioners by sealed order shall direct to the Comptroller, whose determination in the matter shall be binding, conclusive, and final.

16. In case any depositor in this Savings' Bank shall die leaving any sum of money in the said Institution belonging to him or her at the time of his or her death, not exceeding in the whole, including interest, the sum of £100, and probate of the Will of the deceased depositor (if any Will have been made), or letters of administration of his or her estate and effects be not produced to the Trustees of the said Institution, or if notice in writing of the existence of a Will, and intention to prove the same, or to take out letters of administration be not given to the said Trustees within the period of two months from the death of the said depositor, and in the latter case, unless such Will be proved, or letters of administration taken out within the period of three months from the death of the said depositor, it shall be lawful for the said Trustees to pay and divide the same to or amongst any person or persons who shall appear to such Trustees to be the widow, or entitled to the effects of such deceased depositor according to law, or according to any General Order which the Commissioners may make in that behalf; and the payment of any such sum of money shall be valid and effectual with respect to any demand of any other person or persons, as next of kin, legatee, or personal representative of such deceased depositor, against the Funds of such Savings' Bank or the Trustees thereof; but, nevertheless, such next of kin, legatee, or representative shall have remedy for recovery of such money so paid as aforesaid, against the person or persons who shall have received the same.

17. Payment of any money by the Trustees of this Savings' Bank, as aforesaid, to any person or persons having letters of administration, or probate of any Will, and appearing to be in force, shall be valid and effectual with respect to any demand of any other person or persons, as the lawful representative or representatives of such depositor, against the Funds of such Institution, and the Trustees thereof and the Commissioners; but, nevertheless, such representative or representatives shall have remedy for such money or securities so paid or transferred, as aforesaid, against the person or persons who shall have received the same.

Given under our hands and Seal of Office, at our Office in Melbourne, this sixteenth day of July, in the year of our Lord One thousand eight hundred and fifty-three.

(Signed) O. BROWNE,  
A. RUSSELL,  
(L.S.) C. HUTTON,  
A. HALLEY KNIGHT,  
H. A. SMITH,  
Commissioners.

Witness—  
JAMES SMITH,  
Comptroller and Secretary.

I hereby certify that this General Order is in conformity with law.

(Signed) WILLIAM F. STAWELL,  
Attorney General.

16th November, 1853.

**No. V.**

THE Commissioners of Savings' Banks in the Colony of Victoria, in pursuance and by virtue of the enactment in that behalf contained in the Savings' Bank Act, 1853, do hereby make the following appointments:—

Standing Counsel to the Corporation—GEORGE MACKAY, Esq., L.L.D.

Trustees of the Savings' Bank at Geelong:—

ROBERT CULBERTSON HOPE, Esq., M.D., J.P.  
JOHN SLEATH HILL, Esq.  
CHARLES NANTES, Esq.  
THOMAS SHEPPARD, Esq.  
RICHARD GIBBS, Esq.

Trustees of the Savings' Bank at Portland:—

JAMES BLAIR, Esq., P.M.  
STEPHEN GEORGE HENTY, Esq., P.M.  
THOMAS MUST, Esq.

Trustees of the Savings' Bank at Belfast:—

REV. THOMAS HENRY BRAIM, L.L.D.  
REV. THOMAS SLATTERY.  
WILLIAM RUTLEDGE, Esq., M.C.  
JOHN RITCHIE, Esq., J.P.  
ROBERT HENRY WOODWARD, Esq.

Given under our hands and Seal of Office, at our Office in the City of Melbourne, in said Colony, this first day of September, 1853.

(L.S.) (Signed) O. BROWNE,  
A. RUSSELL,  
H. A. SMITH,  
Commissioners.

Witness—

JAMES SMITH,  
Comptroller and Secretary.

I certify that this General Order is in conformity to Law.

(Signed) W. F. STAWELL,  
Attorney General.

12th November, 1853.

**No. VI.**

THE Commissioners of Savings' Banks in the Colony of Victoria, in pursuance and by virtue of the several enactments in that behalf, contained in the Savings' Bank Act, 1853, do hereby declare that the following shall be General Orders, and do hereby order and direct as follows:—

1. That the Commissioners shall meet at their Office, in the City of Melbourne, on the twentieth day of January, on the twentieth day of April, on the twentieth day of July, and on the twentieth day of October, in each year, and should any of these days fall on Sunday, then on the day following. These Meetings shall be called Ordinary Meetings, and the same may be adjourned if necessary from day to day, or to any subsequent day prior to the next Ordinary Meeting. Notice of each Ordinary Meeting shall be transmitted by the Secretary to each Commissioner at least forty-eight hours prior to the day of such Meeting.

2. The Commissioners shall, at the Ordinary Meeting to be held on the twentieth day of January each year, elect a Chairman from among their number, who shall hold such Office for one year, or until a successor shall be appointed; and in case of a vacancy arising from any cause in such Office of Chairman, the Commissioners shall proceed to elect a Chairman at the next succeeding Ordinary Meeting, or at an Extraordinary Meeting to be summoned by the Secretary for that purpose. The Chairman shall preside at all Meetings of the Commissioners, and in the absence of the Chairman, the Commissioner who shall be the last to enter the Commissioners' Room or Office at the time appointed for the Meeting, shall preside at such Meeting. The Chairman shall put all Motions, see that the Minutes are properly made, that the Records of the Commissioners are duly kept, and, in case of a Division on any Motion, and an equality of Votes, but not otherwise, shall have a casting Vote, and shall sign all Orders, Rules, Minutes, Reports, and

- Weekly attendance. other Documents, as are or shall be required by any Statute or Act of Council now or hereafter to be in force, or by these or any subsequent orders; and he shall attend at the Office on Saturday in each week, to order and direct in all matters which may not be of a special or extraordinary character, to be submitted to him by the Comptroller and Secretary.—But all Cheques and Drafts for the payment of money shall be signed by at least two Commissioners, and countersigned by the Secretary, or in his absence by the Comptroller; and in case the Chairman shall be unable to attend at the Office, then any commissioner nominated in writing by him under the hand of the said Chairman, shall act as Chairman during the absence of the Chairman.
- Quorum. 3. That at all Meetings of Commissioners, whether Ordinary or Special Meetings, three Commissioners shall be a quorum to do and perform all and every such Acts or Act, as may be lawfully done and performed by the whole number.
- Order of Business at ordinary Meetings. 4. That the order of business to be transacted at the Ordinary Meetings of the Commissioners shall be as follows:—The Secretary shall read the Minutes of the preceding Ordinary Meeting, and of all other intervening Meetings prior to the then Meeting; he shall then read the letters received and issued since the last Ordinary Meeting, and also the Reports of the Comptroller, Valuator, Solicitor, Auditor, and any other Officer, and also the Returns and Summaries required by the Act of Council, and by these or any other General Orders; and he shall take the orders of the Commissioners thereon, and then the Commissioners shall proceed with any matter that may require their consideration.
- Comptroller. Summaries to be prepared and laid before Commissioners. 5. That the Comptroller shall cause to be prepared a Summary of the monthly and other Returns and Transactions of the several Savings' Banks in the Colony of Victoria, to be compiled from the Returns received from each such Savings' Bank for each period of three months, respectively, ending on the thirtieth day of September, the thirty-first day of December, the thirty-first day of March, and the thirtieth day of June in each year, and shall lay the same before the Ordinary Meeting of the Commissioners, to be held next after the expiration of each such period.
- Accounts required by the 51st sect. of Savings' Bank Act. 6. That the Comptroller shall cause the several accounts required by the 51st Section of the Savings' Bank Act, 1853, to be kept, to be prepared and submitted to the Commissioners in due time, for the purpose of being laid before His Excellency the Lieutenant Governor and the Legislative Council, within the time enacted by the said Act.
- Daily attendance. 7. That the Comptroller shall attend at the Office of the Commissioners each day (Sundays and the usual holidays excepted), from ten o'clock in the forenoon to three o'clock in the afternoon, for the purpose of carrying the said Act and the Commissioners' orders into operation; and he shall have power to order and direct in all matters not properly and exclusively cognizable by the Commissioners or the Chairman only; and it will be his special duty to ascertain that the enactments of the said Act, and the Orders and Rules of the Commissioners are complied with, and report thereon or any neglect thereof to the Chairman or the Commissioners, and also to take the necessary proceedings to enforce such Enactments, Orders, and Rules; and the said Comptroller shall attend the Chairman at his weekly sittings, and all Meetings of the Commissioners, and to confer with, and report to the Commissioners upon all matters necessary to be submitted to the Chairman and Commissioners, but he shall not vote at any Meeting.
- To take proceedings to enforce enactments when necessary, and to attend Chairman at Weekly Sitting. 8. That the Secretary shall, by the direction of the Chairman, of any Commissioner, or of the Comptroller, or whenever he shall consider a Special or Extraordinary Meeting to be necessary, summon the Commissioners to such Special or Extraordinary Meeting, and shall send by post or otherwise to each Commissioner a notice in writing of such Meeting, and of the special or extraordinary purpose thereof, two days prior to such Meeting.
- Secretary to summon special or extraordinary meetings, forty-eight hours notice to be given by circular. 9. The Secretary shall attend at the Office of the said Commissioners from ten o'clock A.M. to three o'clock P.M., on each day (Sundays and the usual holidays excepted), and shall attend each Meeting of the Commissioners, shall make proper and true Minutes of all matters transacted and ordered at such Meetings, shall conduct the correspondence of the Commissioners, shall authenticate and countersign all orders, cheques, and other necessary documents, shall prepare, or cause to be prepared, the proper and necessary reports, returns, summaries, and other accounts, and shall keep the minute book, general and other orders, and the records of Commissioners, and have the same accessible to the Commissioners or any one or more of them at all reasonable times.
- Secretary to attend daily in office, and at all meetings of Commissioners, and to conduct their correspondence. 10. That the Secretary shall fairly transcribe the Minutes of each Meeting into the Minute Book, and shall submit the same to the Chairman at the earliest opportunity after each Meeting, to be authenticated by his signature and countersigned by such Secretary. Such Minute Book shall have a margin of at least two inches, with short side notes, and the same shall be pagged and indexed, and shall contain proper and clear reference to all Returns and Documents mentioned or referred to in such Minutes.
- Returns, Summaries, &c., to be prepared, Minute Book, Orders and Records, to be submitted to Chairman. 11. That the Secretary shall properly and regularly file all letters received by him, or by the Commissioners or any of them, or by the Comptroller, relating to the business of such Commissioners, and shall keep a proper index to the same; and shall keep in a proper Letter Book a copy of all letters issued from the Office of the Commissioners in relation thereto, and the same shall be pagged and have a margin of two inches wide with side notes, and a proper index thereto.
- Letters to be filed. Letter Book.

12. That the Secretary shall cause fair copies of the General Orders and Rules of the Commissioners, properly authenticated and in due form, to be made and filed, and a proper index thereof to be kept; and he shall transmit a copy of such Orders and Rules to every such person or officer as shall be affected thereby. Fair copies of General Orders and Rules, to be made and filed, and copies transmitted to parties affected thereby.

13. That the Solicitor on receiving the Statement of Title of any Lands proposed to be mortgaged to the Commissioners, shall investigate and report on the same to the Commissioners, and shall complete the arrangements connected with the Mortgage and other Deeds, and generally shall, under the Commissioners' instructions, do all things which a Solicitor to a Corporation usually does. Solicitor.

14. That the Valuator shall, on receiving notice thereof from the Secretary, inspect and survey the Lands or other premises proposed to be mortgaged to the Commissioners as security for Loans, and shall make a true and full report of the value of the same and of all the circumstances thereof. Valuator.

15. That the Auditor, in addition to the duties imposed upon him by the 42nd, 44th, and 45th Sections of the Savings' Bank Act, 1853, shall report specially to the Comptroller on all matters which shall appear to him to require to be noticed by the Commissioners, and shall at the close of the audit, transmit to the Commissioners, along with the certificate mentioned and referred to in the 44th Section of the said Act, a report in writing upon each Savings' Bank, the accounts whereof he shall have audited. Auditor.

16. The Clerk or Clerks of the Commissioners shall be subsidiary in the Commissioners' Office to the Comptroller and Secretary, and shall perform such duties as the Commissioners by any Minute from time to time shall require. Commissioners' Clerks.

17. That the Schedule hereto annexed shall be deemed a part of this General Order. Schedule.

Given under our hands and Seal of Office, at our Office, in the City of Melbourne, this 26th day of October, 1853.

(Signed) C. HUTTON,  
O. BROWNE,  
(L.S.) A. HALLEY KNIGHT,  
H. A. SMITH,  
A. RUSSELL.

JAMES SMITH,  
Comptroller and Secretary.

## SCHEDULE.

### FORM OF DRAFT OF COMMISSIONERS ON THEIR BANK.

No. _____ Bank of _____ in favor of _____ sum £ _____ Account of _____	No. _____ Office of the Commissioners of Savings' Banks. Melbourne, 185 To the Manager of the Bank of _____ Pay to _____ or order _____ for the Account of the Commissioners of Savings' Banks in the Colony of Victoria. £ _____ } Commissioners. _____ } Secretary or Comptroller. Secretary or Comptroller.
_____ } Commissioner's Signing.	

I certify that the above General Order is in conformity with law.

(Signed) WILLIAM F. STAWELL,  
Attorney General.

5th January, 1854.

**No. VII.**

THE Commissioners of Savings' Banks in the Colony of Victoria, in pursuance and by virtue of the several enactments in that behalf, contained in the Savings' Bank Act, 1853, do hereby order and direct that the following shall be the General Orders for the guidance of the Trustees of the Savings' Bank at Melbourne, and their Officers :—

Trustees appointment re-  
cited.

1. The Commissioners having in General Orders No. 3, dated 16th July, 1853, constituted and appointed John Pinney Bear, Dalmahoy Campbell, John Goodman, Joseph Herring, John Mackenzie, James Murphy, William Nicholson, Germain Nicholson, John Randle Pascoe, John Thomas Smith, Charles Williamson, and Alfred Woolley, Esquires, to be the Trustees of the said Savings' Bank; it will be the duty of the said Trustees and their respective successors in office, to order and direct that the enactments of the Savings' Bank Act, 1853, and the General and other Orders and Rules of the said Commissioners as far as the same affect the said Savings' Bank, shall be carried into effect by their officers.

Trustees to appoint Offi-  
cers and Servants.

2. That the said Trustees are empowered to appoint an Actuary, Agent, Accountant, Clerks, and such other officers and servants as from time to time may be found to be necessary, and to remove the same and appoint others or another in their or his place, subject however in all cases to the approval or disapproval of the Commissioners; and the Trustees are required to fix such remuneration for such officers respectively as to them shall seem fit, subject as aforesaid.

and fix salaries.

Monthly meetings.

3. That the said Trustees shall meet once in every month, within the first week of the month, to inspect and attest the Actuary's Return of the business done in the month preceding and to dispose of such other business as shall be submitted to the meeting; and shall prepare, or cause to be prepared, a Report on the state of the Savings' Bank under their management, in the form adopted by the Commissioners, in General Orders No. 2, dated 28th June, 1853, and shall cause the same to be transmitted to the Commissioners.

Power to make by-laws.

4. That the said Trustees shall have power to make such by-laws (subject however to the approval thereof by the Commissioners), for the guidance of their Officers, and the general management of the office, and the fixing of the hours at which business is to be transacted, as to them shall seem fit.

Minutes to be kept.

5. That the said Trustees shall keep Minutes of all their proceedings had at such meetings, and shall forthwith transmit, or cause to be transmitted, to the Comptroller, a fair and true copy of such Minutes for the approval or disapproval thereof by the Commissioners.

Actuary to act as Secre-  
tary at meetings.

6. That the Actuary shall act as Clerk or Secretary of such and all other meetings of the Trustees, and shall transmit to each Trustee a notice in writing, forty-eight hours prior to the day of such monthly meeting; and such notice shall state the day and hour fixed for such meeting, and the nature of all special or extraordinary business to be brought under the consideration of the Trustees at such monthly meeting; and whenever a special or extraordinary meeting shall be deemed requisite by any two of the said Trustees, the Actuary shall, by direction of the said two Trustees, summon the Trustees to such special or extraordinary meeting, in the same manner and form as in the case of a monthly meeting.

Trustees to authenticate  
and sign all returns, or-  
ders, cheques, receipts,  
minutes, &c.

7. That the Trustees, or one of them, shall from time to time as may be necessary, and in such form as may be ordered by the Commissioners, authenticate, certify, and sign all such returns, statements, vouchers, orders, receipts, minutes, reports, and other documents as shall be submitted to him or them by the Actuary or other proper officer, and required by the Commissioner or any of their officers, and the Actuary shall countersign the same, but all cheques on their Bankers for the payment of money shall be signed by at least two Trustees, and countersigned as above.

Trustees to keep £1000 in  
hand or at Bankers,

8. That the Commissioners hereby authorise the Trustees of the said Savings' Bank to retain in their hands, or in the hands of their Banker, the sum of one thousand pounds, for the repayment of the sums required or noticed by depositors to be withdrawn from their respective accounts; and that the Trustees shall cause all other monies now in their custody, or hereafter to be received by them or their officers on account of depositors, to be paid into such Bank in the City of Melbourne, to the credit of the Commissioners, as the said Commissioners shall from time to time direct.

and to pay in all other  
monies to credit of Com-  
missioner.

Resignation.

9. That in case any of the said Trustees, or the succeeding Trustees, shall be desirous to resign or withdraw from his office of Trustee, such Trustee shall cause a notice, in the form in the schedule hereunto annexed, to be lodged with or transmitted to the Secretary of the Commissioners, and a duplicate thereof to be posted at the same time in the office of the said Savings' Bank.

Officers attendance in  
office.

10. That it shall be the duty of the Actuary, and the other officers named in the second clause of these orders, to attend punctually in the office of such Savings' Bank, at and during the hours appointed for the transaction of business in the said Savings' Bank.

Actuary to record the  
name &c., of each new  
Depositor in the register.

11. That the Actuary shall record, or cause to be recorded, the name of each depositor upon making his or her first deposit, and other necessary particulars, in the Register in the form appointed by the General Orders No 2, bearing date the 16th day of July, 1853.

Books to be kept.

12. That the Actuary shall keep, or cause to be kept, the several Books of Account and Returns mentioned and directed to be kept by the said last mentioned or any other General Order; and shall punctually make, or cause to be made, the proper, true, and necessary entries therein from time to time, and shall duly and punctually write up the interest due to each depositor; and shall once in each year balance all the accounts to the 30th June, inclusive.

Interest to be written up.  
Accounts to be balanced to  
30th June, in each year.



13. That the Actuary shall be responsible for the accuracy of the entries in all the books, statements, accounts, and returns of the said Bank.

14. That on a depositor coming into the office to make a deposit, he shall deliver his Pass-book to the Actuary, who shall compare the same with the Depositor's Ledger, and shall, if necessary, adjust the same; the Actuary shall then on receipt of the deposit, make the proper entry in the Pass-book, and also in the Deposit Book, and shall then hand the said Pass-Book to the Accountant or Clerk, who shall make the proper entry in the Check-book and return the Pass-book to the Actuary, who shall affix his initials to the said entry in the Pass-book, if the same be correct. Mode of proceeding on receiving

15. That on a depositor coming into the office to withdraw his deposit, or any part thereof, he shall deliver his Pass-book to the Accountant, who shall compare the same with the Depositors' Ledger, and shall if necessary adjust the same; the Accountant shall then enter the amount to be withdrawn in the Pass-book, and also in the Book of Payments, to which last-mentioned entry he shall obtain the signature of the party to whom the payment is to be made, and hand the Pass-book to the Actuary, who shall thereupon pay the amount, affixing his initials to the entry in the Pass-book, and passing the same to the Clerk, who shall make the proper entry in the Check Book. and on paying money at counter.

16. That as soon after as the Annual Interest shall be written in the Ledger, and immediately thereafter on the Pass-book being presented to the Actuary at the office, that officer shall write in the Annual Interest in such Pass-book, and shall completely adjust such book with the Ledger. Annual interest to be written up in Pass-books.

17. That immediately after the close of the office on each day, the Actuary, with the assistance of the Accountant or Clerk, shall proceed to post in the Depositors' Ledgers, the proper entries; and he shall, with such assistance as aforesaid, (at the farthest before the opening of the office for business on the next day,) proceed to check over such entries to ascertain their correctness. Ledgers to be posted and checked daily.

18. That the Actuary shall prepare the return for each calendar month of the transactions of the said Savings' Bank, and shall submit the same to a Trustee for his signature; and the Actuary, Accountant, or other officer duly authorised, shall countersign, and forthwith transmit the same to the Commissioners. Monthly return to be prepared.

19. That the agent of such Trustees shall duly pay to such Bank in the City of Melbourne as the Commissioners shall have ordered, to the credit of the said Commissioners, all monies which he shall receive from the Trustees of the said Savings' Bank or their officers for that purpose, and he shall duly transmit to the said Trustees or their officers, all monies which he shall receive from the Commissioners for that purpose. Agent to pay into such Bank as the Commissioners may order, all monies received from Trustees, and transmit to Trustees all monies received from the Commissioners.

20. That the Treasurer, Agent, Actuary, Cashier, and each Clerk of the Trustees of the said Savings' Bank, shall respectively enter into security by Bond with two Sureties, and in the amounts named in the Schedule hereto annexed, and respectively affixed to their several names; and such Bonds shall be entered into with the Comptroller of Savings' Banks. That the Schedule hereto annexed shall be deemed a part of this General Order. Officers to enter into security by Bond with Sureties.

Given under our hands and Seal of Office, at our Office in the city of Melbourne, this twenty-sixth day of October, 1853.

(Signed) C. HUTTON,  
O. BROWNE,  
(L.S.) A. HALLEY KNIGHT,  
H. A. SMITH,  
A. RUSSELL.

JAMES SMITH,  
Comptroller and Secretary.

I hereby certify that this General Order is in conformity with law.

(Signed) WILLIAM F. STAWELL,  
Attorney General.

5th January, 1854.

A.—No. 38, e.

## SCHEDULE.

### FORM OF DRAFT OF TRUSTEES ON THEIR BANK.

No. _____ Date _____ Bank of _____ To whom _____ Sum £ _____	No. Savings' Bank at _____ day of _____ 185 . To the Manager of the Bank of _____ Pay to _____ or order, the sum of _____ _____ For the account of the Trustees of the Savings' Bank at _____ _____ £ _____ } Trustees _____ } _____ Actuary.
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### FORM OF ORDER FOR LODGMENT OF MONEY TO CREDIT OF COMMISSIONERS.

No. Savings Bank at _____ Date _____ 185 £ _____	No. Savings' Bank at _____ I hereby order and direct _____ the Agent of the Savings' Bank above named, to pay out of the monies received by him on behalf of the Trustees of the said Savings' Bank, the sum of _____ and to lodge the same to the credit of the "Account of the Commissioners of Savings' Banks in the Colony of Victoria," in the Bank of _____ at _____ Given under my hand at _____ this _____ day of _____ 185 . _____ Trustee of the said Savings' Bank. _____ Actuary of said Savings' Bank.
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The above-mentioned sum of \_\_\_\_\_ Pounds, \_\_\_\_\_ Shillings, and \_\_\_\_\_ Pence, has been received into the \_\_\_\_\_ to the credit of the Commissioners of Savings' Banks, this \_\_\_\_\_ day of \_\_\_\_\_ 185 .

### FORM OF DRAFT OF TRUSTEES ON COMMISSIONERS.

No. Savings' Bank at _____ Date _____ 185	No. Savings' Bank at _____ To the Commissioners of Savings' Banks in the Colony of Victoria. I hereby certify to the Commissioners of Savings' Banks in the Colony of Victoria, that the sum of _____ is required to meet the demands of Depositors in this Savings' Bank, over and above the sum in the hands of the Trustees thereof, and I require payment of the said sum, to be made to _____ the Agent of the said Bank, as Witness my hand, this _____ day of _____ 185 . _____ Trustee of the said Savings' Bank. _____ Witness.
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Received the above-mentioned sum of \_\_\_\_\_ pounds, \_\_\_\_\_ shillings, and \_\_\_\_\_ pence, this \_\_\_\_\_ day of \_\_\_\_\_ 185 .  
 \_\_\_\_\_ Agent for the Trustees of the within named Savings' Bank.

### FORM OF APPOINTMENT OF AGENT, ACTUARY, ACCOUNTANT, CASHIER OR CLERK (as the case may be), BY THE TRUSTEES.

To the Commissioners of Savings' Banks in the Colony of Victoria.  
 Savings' Bank at \_\_\_\_\_ day of \_\_\_\_\_ 185  
 We the undersigned being two of the Trustees of the Savings' Bank above-named, do hereby notify that we have this day appointed, and do hereby appoint \_\_\_\_\_ (occupation or rank) to be the Agent of the said Savings' Bank.

\_\_\_\_\_ } Two Trustees of the  
 \_\_\_\_\_ } said Savings' Bank.

*FORM OF RESIGNATION OF A TRUSTEE.*

To the Commissioners of Savings' Banks in the Colony of Victoria, and to all others whom these presents may concern.

I, the undersigned Trustee of the Savings' Bank at \_\_\_\_\_ in the said Colony, do hereby notify that I have this day resigned, and I do hereby resign my office of Trustee of the said Savings' Bank.

Given under my hand at \_\_\_\_\_ in the said Colony, this \_\_\_\_\_ day of \_\_\_\_\_ 185 .

\_\_\_\_\_ of \_\_\_\_\_ Witness.

*SAVINGS BANK AT*

*IN THE COLONY OF VICTORIA.*

THE following is a true and correct List of the Trustees of the Savings' Bank above-named :—

Name in full.	Residence.	Rank, Occupation, or Designation.	Signature.	Signature of Witness, Residence and Rank or Occupation.

I certify that to the best of my belief, the foregoing are the respective signatures of the Trustees to whose names the same are attached.

Signed at \_\_\_\_\_ in the said Colony, this \_\_\_\_\_ day of \_\_\_\_\_ 185 .

\_\_\_\_\_ J.P.

*FORM OF DEPOSITOR'S PASS BOOK.*

\_\_\_\_\_ SAVINGS' BANK, IN ACCOUNT WITH \_\_\_\_\_

No. \_\_\_\_\_

Date.	Sums received and paid, in words at length.	Received.	Balance.	Paid.	Initials of Actuary or other Officer.

*AMOUNTS OF SECURITY TO BE GIVEN BY THE TREASURER, AGENT, ACTUARY, CASHIER OR ACCOUNTANT, AND EACH CLERK.*

Treasurer,	£2000—	and on each surety	£1000	} Joint and several Bonds.
Agent,	£_____	„	£_____	
Actuary,	£2000	„	£1000	
Cashier, or	} £1500	„	£750	
Accountant		„	£250	
Each Clerk,	£500	„	£250	

**No. VIII.**

Loans on Mortgage.

THE Commissioners of Savings' Banks in the Colony of Victoria, in pursuance and by virtue of the several enactments in that behalf contained in the "Savings' Bank Act, 1853," do hereby declare that the following shall be General Orders, and do hereby order and direct that the following shall be the conditions upon which Loans of money shall be made by the Commissioners of Savings' Banks in the Colony of Victoria, on the security by mortgage of lands and hereditaments in the said Colony:—

Conditions:

Applicants to furnish a valid Title and be at all costs.

1. That Applicants for Loans shall furnish a valid Title in fee simple, free from incumbrances, to the satisfaction of the Solicitor of the Commissioners; the Applicants being at all costs, including the cost of investigating the Title and of the necessary Deeds and Registration and the Valuator's Fee, whether the Title shall prove satisfactory or otherwise; and likewise at all costs attending the re-conveyance on paying off the mortgage.

Rate of Interest to be fixed by Commissioners, and be payable half-yearly

2. That the rate of interest on all loans shall be at such rate as may be fixed for the time being by the Commissioners, and be payable half-yearly, on the 31st March, and 30th September; and that the portion of interest accruing between the granting of any Loan and the then next ensuing Quarter-day, shall be paid on the execution of the Mortgage Deed.

Insurance on buildings to be effected by borrower,

and Policy assigned to Commissioners.

3. That in cases wherein buildings may form a part of the security, insurance against risk of fire shall be effected on them at the expense of the mortgagor, to such reasonable extent as may be required by the Commissioners, the policy of such insurance being duly assigned to the said Commissioners, by endorsement or otherwise as the law directs; and that the said policy of insurance so assigned, together with the receipt for the premium paid in advance on effecting the insurance, shall be lodged with, and the amount of all costs as aforesaid be paid to, the Solicitor of the Commissioners on the execution of the mortgage deed, and that the amount of the loan shall thereupon be paid to the mortgagor; also that the premium of insurance shall be regularly paid by the mortgagor or his agent from time to time as it falls due, and the receipts for the same lodged with the Comptroller.

Interest on Loans to commence not later than four weeks after loan has been agreed to.

4. That if any delay shall occur (from whatever cause) in the completion of the mortgage security, it must be distinctly understood that interest on the loan shall commence not later than four weeks after the loan has been agreed to.

Ten days previous notice of interest falling due to be given to mortgagors.

5. That it being indispensable that the strictest punctuality be observed in the half-yearly payments of the interest on loans, the Secretary shall give written notice to the mortgagors respectively, ten days previous to the said 31st March, and 30th September in each year, reminding them of the approach of the day of payment; and report to the Commissioners at their next ensuing meeting, the names of such of the mortgagors as shall not have paid their interest within ten days after each of the said half-yearly days of payment.

Borrower to execute mortgage deed whenever tendered for that purpose.

6. That the borrower shall, with all convenient speed, execute the Mortgage Deed, and all other Deeds relating to the same, whenever it or they shall be tendered for execution.

Given under our hands and Seal of Office, at our Office in the city of Melbourne, this twenty-sixth day of October, 1853.

(Signed)

C. HUTTON.

(L.S.)

O. BROWNE.

A. HALLEY KNIGHT.

H. A. SMITH.

A. RUSSELL.

(Signed)

JAMES SMITH,

Comptroller and Secretary.

I certify that the above General Order is in conformity with Law.

(Signed)

WILLIAM F. STAWELL,

Attorney General.

5th January, 1854.